

Fill in this information to identify the case:

Debtor 1 Earnestine Thomas Wilson

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the NORTHERN District of ALABAMA

Case number 19-70746-JHH13

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: HOME POINT FINANCIAL

Court claim no. (if known): 12-1

Last 4 digits of any number you use to identify the debtor's account: 1807

Date of payment change: 6/1/2020

Must be at least 21 days after date of this notice

New total payment: \$901.11

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- No.
- Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

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Current escrow payment: \$204.92

New escrow payment: \$278.12

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- No
- Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

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Current interest rate:

New interest rate:

Current principal and interest payment:      New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No
- Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Earnestine Thomas Wilson  
Print Name Middle Name Last Name

Case number (*if known*) 19-70746-JHH13

**Part 4:** **Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Tersugh Tivzenda Date 5/7/2020  
Signature

Print	<u>Tersugh Tivzenda</u>	First Name	Middle Name	Last Name	Title	<u>Authorized Agent for Creditor</u>	
Company	<u>Robertson, Anschutz, Schneid &amp; Crane LLC</u>						
Address	<u>10700 Abbott's Bridge Road, Suite 170</u> Number Street					City	Z P Code
Contact Phone	<u>470-321-7112</u>					Email	<u>ttivzenda@rascrane.com</u>

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on May 8, 2020,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Marshall Entelisano  
701 22nd Avenue  
Suite 2  
Tuscaloosa, AL 35401

C David Cottingham  
Chapter 13 Standing Trustee  
701 22nd Avenue, Suite 4  
P O Drawer 020588  
Tuscaloosa, AL 35402-0588

Earnestine Thomas Wilson  
2112 17th Avenue  
Northport, AL 35476

Robertson, Anschutz, Schneid & Crane LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Facsimile: 404-393-1425

By: /s/ Dena Eaves  
Dena Eaves  
[deaves@rascrane.com](mailto:deaves@rascrane.com)



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS  
P.O. Box 619063  
Dallas, TX 75261-9063

## ESCROW STATEMENT

April 28, 2020

Analysis Date:

Loan Number:

New Payment Effective Date:

06/01/20

For Inquiries:

800.686.2404

Property Address:

2112 17TH AVE

DAVID WILSON  
2112 17TH AVE  
NORTHPORT AL 35476-3906

NORTH PORT AL 35476

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 06/01/20
Principal & Interest Pmt	\$622.99	\$622.99
Total Monthly Escrow Payment	\$204.92	\$278.12
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
<b>Total Payment</b>	<b>\$827.91</b>	<b>\$901.11</b>

Shortage/Surplus Information	Effective 06/01/20
Upcoming Total Annual Bills	\$2,676.00
Required Cushion	\$446.00
Required Starting Balance	\$892.00
Over/Short Spread	\$55.12

**Cushion Calculation:** Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$446.00. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	\$230.51	\$892.00
JUN 2020	\$223.00			\$453.51	\$1,115.00
JUL 2020	\$223.00			\$676.51	\$1,338.00
AUG 2020	\$223.00			\$899.51	\$1,561.00
SEP 2020	\$223.00			\$1,122.51	\$1,784.00
OCT 2020	\$223.00			\$1,345.51	\$2,007.00
NOV 2020	\$223.00			\$1,568.51	\$2,230.00
DEC 2020	\$223.00			\$1,791.51	\$2,453.00
JAN 2021	\$223.00			\$2,014.51	\$2,676.00



11511 Luna Road, Suite 200  
Farmers Branch, TX 75234  
(800) 686-2404

Escrow Shortage Reply (This is not a bill)

Loan Number:

[REDACTED]

Full Shortage Amount:

\$661.49

Payment Amount:

\$

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Home Point Financial Corporation  
11511 Luna Road, Suite 200  
Farmers Branch, TX 75234  
800.686.2404

Property Address:  
2112 17TH AVE  
NORTH PORT AL 35476

DAVID WILSON  
2112 17TH AVE  
NORTHPORT AL 35476-3906

Analysis Date: April 28, 2020

Loan Number: [REDACTED]

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
FEB 2021	\$223.00			\$2,237.51	\$2,899.00
MAR 2021	\$223.00	\$2,676.00	PROPERTY INS	(\$215.49)	\$446.00
APR 2021	\$223.00			\$7.51	\$669.00
MAY 2021	\$223.00			\$230.51	\$892.00
	<hr/>	<hr/>			
	\$2,676.00	\$2,676.00			

**Annual Escrow Account Disclosure Statement**  
**Account History**

The following statement of activity in your escrow account from June 2019 through May 2020 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
					Starting Balance		
JUN	\$204.92					\$409.80	(\$2,436.32)
JUL	\$204.92					\$614.72	(\$2,436.32)
AUG	\$204.92	\$443.66 *				\$819.64	(\$2,436.32)
SEP	\$204.92					\$1,024.56	(\$1,992.66)
OCT	\$204.92					\$1,229.48	(\$1,992.66)
NOV	\$204.92	\$443.66 *				\$1,434.40	(\$1,992.66)
DEC	\$204.92	\$221.83 *				\$1,639.32	(\$1,549.00)
JAN	\$204.92	\$221.83 *				\$1,844.24	(\$1,327.17)
FEB	\$204.92	\$443.66 *		\$2,676.00 * HAZARD INS		\$2,254.08	(\$3,337.68)
MAR	\$204.92	\$221.83 *	(\$2,459.00)		PROPERTY INS	\$0.00	(\$3,115.85)
APR	\$204.92	\$3,141.44 *				\$204.92	\$25.59
MAY	\$204.92	\$204.92				\$409.84	\$230.51
	<hr/>	<hr/>	<hr/>	<hr/>			
	\$2,459.04	\$5,342.83	-\$2,459.00	\$2,676.00			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.) Your ending balance from the last month of the account history (escrow balance anticipated) is \$230.51. Your starting balance (escrow balance required) according to this analysis should be \$892.00. This means you have a shortage of (\$661.49). This shortage may be collected from you over a period of 12 months unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$2,676.00. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

<b>New Escrow Payment Calculation</b>	
Unadjusted Escrow Payment:	\$223.00
Over/Short Spread:	\$55.12
Escrow Payment:	\$278.12

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$845.99 which includes principal, interest, and escrow. Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may change.



Home Point Financial Corporation  
11511 Luna Road, Suite 200  
Farmers Branch, TX 75234  
800.686.2404

[REDACTED]  
Property Address:  
2112 17TH AVE  
NORTH PORT AL 35476

DAVID WILSON  
2112 17TH AVE  
NORTHPORT AL 35476-3906

Analysis Date: April 28, 2020

Loan Number: [REDACTED]

**If you are a New York resident or your property is in the state of New York,** and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).